# TENNESSEE

DEPARTMENT OF COMMERCE & INSURANCE



2001-2002 **A**nnual **R**eport

# TENNESSEE

DEPARTMENT OF COMMERCE AND INSURANCE

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500 James Robertson Parkway
Davy Crockett Tower
Nashville, Tennessee 37243-0565
615.741.2241

www.state.tn.us/commerce

# Our Mission

To provide the leadership and support necessary to protect the public health and safety by:

and AGRICUATU

Maintaining public confidence in the integrity of the consumer and financial service industries and professions;

Safeguarding consumers from deceptive business practices;

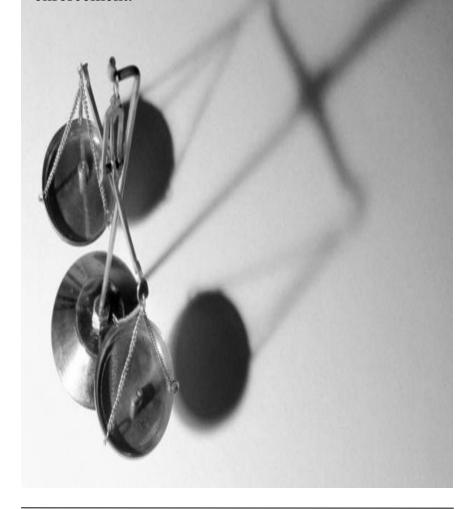
Ensuring a fair and competitive marketplace in which businesses have the flexibility to operate in order to promote economic and community development within the state;

Requiring adherence to certain recognized and established standards of conduct in consumer and financial service industries and professions;

Protecting life and property through fire prevention, education, investigation, enforcement and access to enhanced emergency communications.

# Our Vision

To effectively and efficiently promote public safety through regulation, consumer education and enforcement.



# Department Overview

This diverse agency bears the complex responsibility of protecting the interests of consumers while providing fair, efficient oversight and a level field of competition for industries and professionals doing business in Tennessee. The department also assists law enforcement through specialized training and investigative work.

In addition to regulating more than 1,600 insurance companies and 90,000 agents that contribute over \$14 million to the state economy through its Insurance Division, the department has six other broadly defined core responsibilities. The Division of Consumer Affairs coordinates with other divisions, in addition to other state and federal agencies, to mediate or otherwise resolve more than 6,000 consumer complaints per year. Every division within the department provides some form of consumer education.

The **Securities Division** licenses brokers and dealers and investigates fraud. The **TennCare Oversight Division** monitors the financial condition of the health maintenance organizations (HMOs) and behavioral health organizations (BHOs) that contract to provide services to 1.4 million TennCare enrollees.

The **Division of Fire Prevention** enforces building and safety codes for most new construction, schools and other existing structures. Other duties within this division

include training volunteer and career firefighters and codes officials as well as working with other branches of law enforcement to provide critical expertise in arson investigations.

The **Division of Regulatory Boards** houses another 22 boards and commissions that enforce professional standards of conduct and statutory mandates for industries ranging from architecture and engineering to contracting, cosmetology and accounting.

Administratively attached entities include the Commission on Fire Fighting Personnel and Standards Education, which sets criteria for standards for fire service personnel, and the E-911 Communications Board, which seeks to establish a plan for providing 911 service to all Tennesseans.

As a by-product of this wide range of professional services, the Department of Commerce and Insurance collected more than \$384 million in fees and premium taxes in Fiscal Year 2001-2002, second only to the Department of Revenue. The department's total operating budget for that fiscal year was \$65 million.



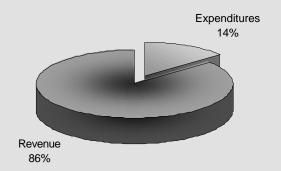
Division	Budget	Department Operato
Administration	\$4,416,400	010.7-11.2211
Insurance	\$9,955,500	
Fire Prevention	\$12,524,000	
TennCare Oversight	\$2,930,600	
Securities	\$1,567,600	Consumer Affairs
Consumer Affairs	\$764,900	615.741.5000
Fire Service & Codes		01017 1216 000
<b>Enforcement Academy</b>	\$5,184,600	
Emergency 911 Board		
Communications	\$26,161,300	
Regulatory Boards	\$14,956,900	Fire Prevention
<b>Real Estate Education</b>		615.741.2981
and Recovery	\$279,700	015./41.2901
<b>Auctioneer Education</b>		
and Recovery	\$74,900	
Fire Fighting Commission	\$2,516,700	
DEPARTMENT TOTAL	\$81,333,100	Insurance
Fiscal Year 2002 Budget		615.741.2176
Fiscal Year 2002 Budget	Budget	015./41.21/0
Division	\$4,287,000	
Division Administration	\$4,287,000 \$9,564,200	Regulatory Boards
Division Administration Insurance	\$4,287,000	Regulatory Boards 615.741.3449
D i v i s i o n  Administration Insurance Fire Prevention	\$4,287,000 \$9,564,200 \$11,521,800	Regulatory Boards
Division  Administration Insurance Fire Prevention TennCare Oversight	\$4,287,000 \$9,564,200 \$11,521,800 \$2,820,800 \$1,525,900	Regulatory Boards 615.741.3449
Division  Administration Insurance Fire Prevention TennCare Oversight Securities	\$4,287,000 \$9,564,200 \$11,521,800 \$2,820,800	Regulatory Boards 615.741.3449
Division  Administration Insurance Fire Prevention TennCare Oversight Securities Consumer Affairs Fire Service & Codes	\$4,287,000 \$9,564,200 \$11,521,800 \$2,820,800 \$1,525,900 \$840,200	Regulatory Boards 615.741.3449  Securities
Division  Administration Insurance Fire Prevention TennCare Oversight Securities Consumer Affairs Fire Service & Codes Enforcement Academy	\$4,287,000 \$9,564,200 \$11,521,800 \$2,820,800 \$1,525,900	Regulatory Boards 615.741.3449
Division  Administration Insurance Fire Prevention TennCare Oversight Securities Consumer Affairs Fire Service & Codes Enforcement Academy Emergency 911 Board	\$4,287,000 \$9,564,200 \$11,521,800 \$2,820,800 \$1,525,900 \$840,200 \$3,601,200	Regulatory Boards 615.741.3449  Securities
Division  Administration Insurance Fire Prevention TennCare Oversight Securities Consumer Affairs Fire Service & Codes Enforcement Academy	\$4,287,000 \$9,564,200 \$11,521,800 \$2,820,800 \$1,525,900 \$840,200 \$3,601,200	Regulatory Boards 615.741.3449  Securities
Division  Administration Insurance Fire Prevention TennCare Oversight Securities Consumer Affairs Fire Service & Codes Enforcement Academy Emergency 911 Board Communications	\$4,287,000 \$9,564,200 \$11,521,800 \$2,820,800 \$1,525,900 \$840,200 \$3,601,200	Regulatory Boards 615.741.3449  Securities
Division  Administration Insurance Fire Prevention TennCare Oversight Securities Consumer Affairs Fire Service & Codes Enforcement Academy Emergency 911 Board Communications Regulatory Boards Real Estate Education	\$4,287,000 \$9,564,200 \$11,521,800 \$2,820,800 \$1,525,900 \$840,200 \$3,601,200 \$12,787,300 \$15,979,300	Regulatory Boards 615.741.3449  Securities
Division  Administration Insurance Fire Prevention TennCare Oversight Securities Consumer Affairs Fire Service & Codes Enforcement Academy Emergency 911 Board Communications Regulatory Boards	\$4,287,000 \$9,564,200 \$11,521,800 \$2,820,800 \$1,525,900 \$840,200 \$3,601,200	Regulatory Boards 615.741.3449  Securities 615.741.2947  TennCare Oversight
Division  Administration Insurance Fire Prevention TennCare Oversight Securities Consumer Affairs Fire Service & Codes Enforcement Academy Emergency 911 Board Communications Regulatory Boards Real Estate Education and Recovery Auctioneer Education	\$4,287,000 \$9,564,200 \$11,521,800 \$2,820,800 \$1,525,900 \$840,200 \$3,601,200 \$12,787,300 \$15,979,300 \$275,500	Regulatory Boards 615.741.3449  Securities 615.741.2947
Division  Administration Insurance Fire Prevention TennCare Oversight Securities Consumer Affairs Fire Service & Codes Enforcement Academy Emergency 911 Board Communications Regulatory Boards Real Estate Education and Recovery	\$4,287,000 \$9,564,200 \$11,521,800 \$2,820,800 \$1,525,900 \$840,200 \$3,601,200 \$12,787,300 \$15,979,300	Regulatory Boards 615.741.3449  Securities 615.741.2947  TennCare Oversight

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# A D M I N I S T R A T I V E S E R V I C E S

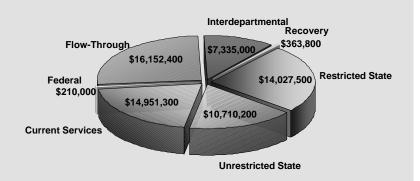
## FISCAL REVIEW

## REVENUE VS EXPENDITURES 2001-2002



In Fiscal Year 2001-2002, revenues exceeded expenditures by almost \$330 million.

#### R E V E N U E S O U R C E S 2001-2002



#### Fiscal Year 2001-2002

Division	Expenditures	Revenue			
Administration	\$4,043,100	\$4,043,100			
Insurance	\$7,138,300	\$315,689,300			
Fire Prevention	\$11,444,800	\$13,750,600			
Fire and Codes Academy	\$1,379,100	\$190,300			
TennCare Oversight	\$2,062,100	\$2,062,100			
Securities	\$1,211,800	\$14,643,500			
Consumer Affairs	\$681,500	\$60,000			
E-911 Board	\$12,792,700	\$26,975,300			
Regulatory Boards	\$12,194,200	\$13,154,100			
Real Estate Education and Recovery	\$199,300	\$216,900			
Auctioneer Education and Recovery	\$70,900	\$87,400			
Fire Fighting Commission	\$2,496,400				
Total	\$55,714,200	\$390,872,600			
Total Fiscal Year 2000-200	\$55,714,200 )1	\$390,872,600			
Total	\$55,714,200	\$390,872,600 Revenue			
Total Fiscal Year 2000-200	\$55,714,200 )1				
Total Fiscal Year 2000-200 Division	\$55,714,200 01 Expenditures	Revenue			
Total Fiscal Year 2000-200 Division Administration	\$55,714,200 01 Expenditures \$3,712,500	<b>Revenue</b> \$3,712,500			
Total Fiscal Year 2000-200 Division Administration Insurance	\$55,714,200 01 Expenditures \$3,712,500 \$6,833,300	Revenue \$3,712,500 \$327,175,900			
Total  Fiscal Year 2000-200  Division  Administration Insurance Fire Prevention	\$55,714,200 D1  Expenditures  \$3,712,500  \$6,833,300  \$10,931,200	Revenue \$3,712,500 \$327,175,900 \$13,290,300			
Total  Fiscal Year 2000-200  Division  Administration  Insurance  Fire Prevention  Fire and Codes Academy	\$55,714,200 D1  Expenditures \$3,712,500 \$6,833,300 \$10,931,200 \$1,049,200	Revenue \$3,712,500 \$327,175,900 \$13,290,300 \$5,000			
Total  Fiscal Year 2000-200  Division  Administration Insurance Fire Prevention Fire and Codes Academy TennCare Oversight	\$55,714,200 D1  Expenditures \$3,712,500 \$6,833,300 \$10,931,200 \$1,049,200 \$2,498,800	Revenue \$3,712,500 \$327,175,900 \$13,290,300 \$5,000 \$2,498,800			
Total  Fiscal Year 2000-200  Division  Administration Insurance Fire Prevention Fire and Codes Academy TennCare Oversight Securities	\$55,714,200 D1  Expenditures \$3,712,500 \$6,833,300 \$10,931,200 \$1,049,200 \$2,498,800 \$1,283,800	Revenue \$3,712,500 \$327,175,900 \$13,290,300 \$5,000 \$2,498,800 \$15,507,000			
Total  Fiscal Year 2000-200  Division  Administration Insurance Fire Prevention Fire and Codes Academy TennCare Oversight Securities Consumer Affairs	\$55,714,200 D1  Expenditures  \$3,712,500 \$6,833,300 \$10,931,200 \$1,049,200 \$2,498,800 \$1,283,800 \$744,600	Revenue \$3,712,500 \$327,175,900 \$13,290,300 \$5,000 \$2,498,800 \$15,507,000 \$35,700			
Total  Fiscal Year 2000-200  Division  Administration Insurance Fire Prevention Fire and Codes Academy TennCare Oversight Securities Consumer Affairs E-911 Board	\$55,714,200 D1  Expenditures \$3,712,500 \$6,833,300 \$10,931,200 \$1,049,200 \$2,498,800 \$1,283,800 \$744,600 \$8,530,700	Revenue \$3,712,500 \$327,175,900 \$13,290,300 \$5,000 \$2,498,800 \$15,507,000 \$35,700 \$22,184,200			
Total  Fiscal Year 2000-200  Division  Administration  Insurance  Fire Prevention  Fire and Codes Academy  TennCare Oversight  Securities  Consumer Affairs  E-911 Board  Regulatory Boards  Real Estate Education	\$55,714,200 D1  Expenditures \$3,712,500 \$6,833,300 \$10,931,200 \$1,049,200 \$2,498,800 \$1,283,800 \$744,600 \$8,530,700 \$12,090,300	Revenue \$3,712,500 \$327,175,900 \$13,290,300 \$5,000 \$2,498,800 \$15,507,000 \$35,700 \$22,184,200 \$15,355,800			
Total  Fiscal Year 2000-200  Division  Administration Insurance Fire Prevention Fire and Codes Academy TennCare Oversight Securities Consumer Affairs E-911 Board Regulatory Boards Real Estate Education and Recovery Auctioneer Education	\$55,714,200 D1  Expenditures \$3,712,500 \$6,833,300 \$10,931,200 \$1,049,200 \$2,498,800 \$1,283,800 \$744,600 \$8,530,700 \$12,090,300 \$39,100	Revenue \$3,712,500 \$327,175,900 \$13,290,300 \$5,000 \$2,498,800 \$15,507,000 \$35,700 \$22,184,200 \$15,355,800 \$308,900			

### NSURANCE





Under the direction of Assistant Commissioner Everett Sinor, this division is responsible for enforcing the state's insurance laws and supervising more than 1,600 insurance companies authorized to do business in Tennessee. There are seven sections, each committed to serving the public interest.

The **Actuarial Section** reviews life, health and credit life insurance policy form changes annually, approves changes in those policies and examines life insurance companies to make sure they have enough money in reserve to pay consumer claims.

The **Agent Licensing Office** is responsible for the licensing and regulation of insurance agents who do business in Tennessee.

The Company Examination Section regulates the formation, admission, operation and examination of life companies, casualty companies, title companies, captives, health maintenance organizations, governmental entity pools and risk retention groups. Other responsibilities include review and analysis of financial statements, receipt of required reports and payment of premium taxes. This unit also conducts detailed company examinations, including financial status, market conduct activities and compliance with insurance laws, rules and regulations.

Through the **Consumer Insurance Services Section**, consumers have access to services to help resolve insurance related disputes. This section also includes the Insurance Division's Fraud and Market Conduct Units.

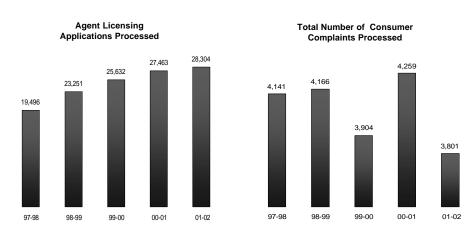


The **Education and Outreach Section** develops and implements insurance education for Tennessee consumers through educational seminars, workshops and group meetings. A principal consumer resource is the Insurance Assistance Office for Seniors that provides information and makes referrals to Medicare-eligible individuals regarding their health insurance concerns. This section also administers the HMO grievance review process for consumers with HMO disputes.



The **Rating Section** reviews rate, rule and form filings by licensed insurance companies to assure compliance with applicable statutes, rules and departmental practices.

The Workers Compensation/ Self-Insurance/Surplus Lines Section reviews and approves both individual and group self-insurance proposals. It is also responsible for the licensing and review of automobile clubs and agents and surplus lines agents.



## Fire Prevention



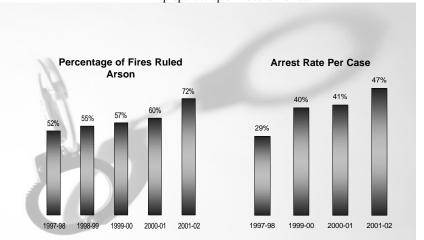
The commissioner for the Department of Commerce and Insurance also serves as the State Fire Marshal. Day-to-day operations are the responsibility of Acting Assistant Commissioner Richard Garner. The Division is committed to enhancing the quality of life safety for Tennesseans and the protection of their property through fire prevention, education, investigation and enforcement.

The **Administrative Services Section** coordinates the state's public fire education efforts, administers the certification program for fire and building code inspectors, collects and disseminates fire data from throughout the state and issues permits and licenses.

The **Bomb and Arson Section** works with local, state and federal law enforcement to investigate incidents of arson and criminal misuse of explosives. It also enforces state statutes on explosives, investigates fire insurance fraud claims, presents reports and information to District Attorneys General for prosecution and makes arrests for violations where necessary.

The **Electrical Inspection Section** regulates all electrical work performed in Tennessee and the proper set-up of modular homes.







The Codes Enforcement Section reviews, approves and inspects most new construction plans. The section also inspects schools, day care facilities, mental health and mental retardation occupancies, propane gas dealerships and fireworks establishments. In addition, blasting incidents are reported to and investigated by this section. The construction, sale and installation of modular buildings and manufactured homes as well as the construction and sale of recreational vehicles within the state is regulated by this section and enforced through in-plant and on-site inspections.

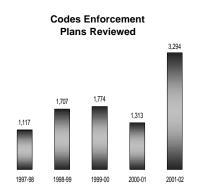
The **Fire Service and Codes Enforcement Academy** in Bedford County is designed to train volunteer and professional firefighters, codes enforcement personnel and others involved in the delivery of emergency services throughout Tennessee.

The Tennessee Commission on Fire Fighting Personnel and Standards Education sets criteria for standards of performance, courses of instruction and training and procedures for certifying levels of achievement for fire service personnel throughout the state. It is also responsible for administering the supplemental pay plan for firefighters.





Number of Inspections Completed					
Blasting 1,092	178	260	510	778	
Correctional 102	160	265	174	254	
Day Cares 2,800	3,447	2,766	2,165	3,294	
New Const.	4,757	7,837	8,142	10,216	7,55
Schools 3,146	1,438	2,292	498	1,766	
State Owned 226	501	947	538	314	
Fireworks 134	32	55	297	170	



## <u>Securities</u>



This division, headed by Assistant Commissioner Daphne Smith, is responsible for enforcing the 1980 Tennessee Securities Act. The division helps protect Tennessee investors by maintaining the integrity of capital markets through the following three principal areas of regulation.

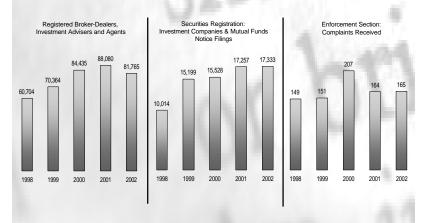
The Securities Registration Section registers all non-exempt securities and receives notice filings for covered securities to be sold in the state. Applications and notices are processed and examined for compliance with securities registration laws and rules



The Broker-Dealer, Agent, Investment Adviser Registration Section registers broker-dealers (securities firms), registered representatives (salespersons) and investment advisers to do business in the state and receives notice filings for federally registered advisers. This section uses the Central Registration Depository (CRD) and the Investment Adviser Registration Depository (IARD), both national computer systems linked to all states. There are over 1,700 broker-dealers, 900 investment advisers and 79,000 agents registered through this section.



The **Enforcement Section** is responsible for the investigation of complaints involving securities violations and enforcing the 1980 Tennessee Securities Act. Cases involving administrative, civil or criminal actions originate from this section.



## Consumer Affairs

The **Consumer Affairs Division**'s mission is to serve and protect consumers from deceptive business practices and is headed by Director Dave McCollum. During calendar years 1996 through 2002, it addressed more than 35,000 written complaints and formal actions that resulted in consumers recovering more than \$7.7 million.

Consumer Affairs also acts as an intermediary for consumers and business. The division takes a proactive approach toward preventing consumer fraud through investigative powers and referral of claims to the state Attorney General, who may take action against a person or business violating the Tennessee Consumer Protection Act. The division also registers health clubs and credit repair companies.



#### Top Five Consumer Complaint Categories 2001 – 2002

- 1. Debtor/Creditor
- 2. Utilities
- 3. Auto Repair
- 4. Internet On-line Auctions
- 5. Home Improvement

Consumer Affairs 615.741.5000

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Toll-Free Automated 800.342.8385

.342.83

Local Automated 615.741.4737

Local Non-Automated 615.741.4738

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### REGULATORY BOARDS & COMMISSIONS

Headed by Assistant Commissioner Stephanie Chivers, this division licenses and regulates several hundred thousand Tennesseans in their professions and businesses. These boards and commissions are empowered to take disciplinary action—including revocation of licenses and assignment of civil penalties—against license holders found guilty of violating laws governing their professions. The division also has a separate investigations unit.

The Commissioner of Commerce and Insurance appoints the members of the Advisory Board on Professional Boxing, the Private Protective Services Advisory Committee and the Cemetery Advisory Board. All other appointments are made by the governor.





#### Fiscal Year 2001 - 2002

Board	Expenditures	Fees
Alarm Contractors	\$291,700	\$350,800
Arch. & Eng. Landscape Arch & Interior Design	\$893,700	\$1,260,600
Auctioneer	\$151,800	\$262,900
Barber	\$227,700	\$296,500
Boxing & Auto Racing	\$12,300	\$39,800
Burial	\$201,500	\$132,000
Collection Services	\$73,700	\$232,600
Contractors	\$1,296,800	\$2,205,900
Cosmetology	\$539,700	\$1,151,700
Employee Leasing	\$25,200	\$63,600
Funeral Directors & Embalmers	\$258,300	\$353,200
Geologists	\$40,100	\$81,500
Home Improvement	\$74,700	\$168,500
Land Surveyors	\$105,400	\$170,700
Motor Vehicles	\$876,200	\$1,301,600
Pharmacy	\$800,300	\$1,015,900
Polygraph Examiners & Private Investigators	\$145,100	\$242,000
Private Protection	\$439,900	\$938,900
Real Estate	\$1,120,100	\$1,518,800
Real Estate Appraisers	\$251,800	\$587,800
Accountancy	\$403,500	\$778,800
Total	\$8,229,500	\$13,154,100

### REGULATORY BOARDS & COMMISSIONS

The State Board of Accountancy regulates public accountancy, including the licensure and registration of Certified Public Accountants, Public Accountants and firms.

The Board of Architectural & Engineering Examiners regulates the practice of architecture, engineering and landscape architecture and the use of the title "registered interior designer" in Tennessee.

**The Auctioneer Commission** is responsible for protecting the public by licensing and monitoring the auction profession.

The Board of Barber Examiners regulates the practice of barbering, including the licensure and registration of Master Barbers, Barber Instructors, barber shops and barber schools.

The Board for Licensing Contractors licenses and regulates general contractors, or limited licensed electricians.

The Board of Funeral Directors and Embalmers licenses and regulates funeral directors, embalmers and funeral establishments.

The Burial Services/Cemetery Program administers legislative acts that require the establishment of a trust for the protection of those who buy cemetery and funeral property and services.

The Home Improvement Commission is responsible for approving applicants and issuing licenses to engage in home improvement construction.

The Board of Examiners for Land Surveyors is responsible for licensing land surveyors.

regulates and licenses motor vehicle manufacturers, distributors, representatives, dealers and salespersons, as well as auctioneers, dismantlers and recyclers.

The Collection Services Board licenses and regulates collection services agencies and location managers.

The Cosmetology Board licenses and regulates cosmetologists, instructors, aestheticians, manicurists, cosmetology schools and salons.

The Board of Pharmacy licenses and regulates pharmacists, pharmacies, service representatives, manufactures, wholesalers and pharmacy researchers.

The Employee Leasing
Program licenses entities that
handle, by contract, all personnel
situations for
companies/industries in
Tennessee.



The Professional Boxing and Automobile Racing Program is responsible for enforcing the laws and regulations pertaining to professional boxing and automobile racing.

The Tennessee Real Estate Appraiser Commission licenses and regulates real estate appraisers.

The Tennessee Real Estate Commission licenses and regulates real estate brokers, affiliates, firms, rental agents and firms, and registers time share locations.

The Private Protective Services licenses Program companies offering contracted security services, registers armed and unarmed guards and certifies trainers.

The Geology Registration Section registers professional geologists and geologists.

The **Private** Investigators/Polygraph Commission licenses private investigation companies, private investigators and polygraph

examiners.

The Alarm Systems Contractors Board certifies alarm systems contractors, licenses qualifying agents and registers employees of the companies.

The Private Probation Services Council's purpose is to set uniform professional activities and contract standards for entities engaged in general misdemeanor probation supervision. counseling and collection services to the courts.

Administration 615.741.3449

State Board of Accountancy 615.741.2550

Board of Architectural & **Engineering Examiners** 

615.741.3221 **Auctioneer Commission** 615.741.3236

**Board of Barber Examiners** 

615.741.2294

**Board for Licensing Contractors** 

615.741.8307

Collection Services Board

615.741.1741

Cosmetology Board 615.741.2515

**Board of Funeral Directors and** 

**Embalmers** 615,741,2378

**Burial Services/Cemetery** 

Program

615.741.2378

**Home Improvement Commission** 

615.532.5630

**Board of Examiners for Land** Surveyors

615.741.3611

**Motor Vehicle Commission** 

615.741.2711

**Board of Pharmacy** 

615.741.2718

**Employee Leasing Program** 

615.741.3449

Professional Boxing and

**Automobile Racing Program** 

615.741.2384

**Tennessee Real Estate Commission** 615.741.2273

Real Estate Appraiser Commission

615.741.1831

**Private Protective Services** Program

615.741.6382

**Geology Registration Section** 615.741.3611

Private Investigators/Polygraph

Commission 615.741.4827

Alarm Systems Contractors Board 615.741.9771

**Private Probation Services Council** 615,741,3449

### EMERGENCY 911 BOARD

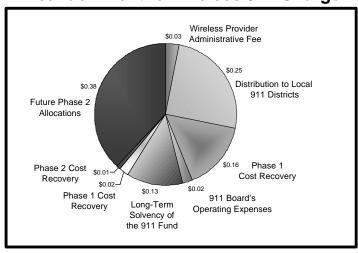


The Tennessee E-911 Communications Board, headed by Executive Director Anthony Haynes, has three primary responsibilities: implement statewide wireless enhanced 911 service in a cost effective and efficient manner; establish a plan for the provision of 911 service to every Tennessean; and implement financial and operational accountability standards for local 911 districts in the state.

Created in 1998, the Board is an independent, quasiregulatory and financial support organization located within and administratively supported by the Department of Commerce and Insurance. Of the nine-member board, eight members are appointed by the governor. By statute, the ninth member is the Comptroller of the Treasury or the comptroller's designee.

Basic 911 service, which is present in 93 of Tennessee's 95 counties, provides 911 call centers, or Public Safety Answering Points (PSAPs), with the street address from where a landline-based 911 call originates. E-911 service is more technologically challenging and expensive than Basic 911 service, and its implementation is achieved in two phases. Under the Board's leadership, a greater percentage of counties have achieved Basic 911 and E-911 service than most other states in the nation.

### **Breakdown of the Wireless 911 Charge**



### TENN CARE OVERSIGHT

The **TennCare Oversite Division** is headed by Acting Assistant Commissioner Patricia Newton and is responsible for enforcing the state's health maintenance organization laws and prepaid limited health services organization laws relating to the TennCare Program. The division was created by Gov. Don Sundquist in 1995 to protect the integrity of the TennCare Program through financial oversight, examination and monitoring of HMOs and BHOs participating in the program.

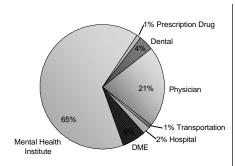
The responsibilities of this division include reviewing and analyzing financial status, market conduct activities (claims processing operations, prompt pay requirements, etc.) and compliance with federal and state laws, rules and regulations as they apply to the TennCare Program MCO operations. The division also supports the TennCare Claims Processing Panel, overseeing the independent review of the provider claims denial program and administering that program for the panel.

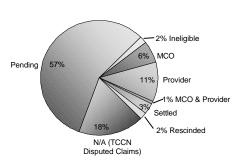




### Summary of Claims

#### **Summary of Decisions**





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### TENNESSEE

#### DEPARTMENT OF COMMERCE & INSURANCE **Contact Information**

**Department Operator** 615.741.2241

**Consumer Affairs** 615.741.5000 Toll-Free 800.342.8385 Health Club Information 800.422.2582

**Fire Prevention** 615.741.2981 Fire Line 800.347.3546 **Arson Hotline** 800.762.3017 Confidential Place of Worship Hotline 888.333.0552

> Insurance 615.741.2176 Agent Licensing 888.416.0868 Counseling for Seniors 800.525,2816

Fraud and Special Investigations 800,792.7573 Policyholders Services

800.342.4029

**Regulatory Boards** 615.741.3449 Contractors/Home Improvement 800.544.7693 Cosmetology Board 800.480.9285 **Private Protective Services** 888.251.3997 **Real Estate Commission** 

800.342.4031

**Securities** 615.741.2947 Toll-Free 800.863.9117

> TennCare 615.741.2677

